

When recorded return to:  
PHH MORTGAGE CORPORATION FKA FIRST AMERICAN TITLE INS. CO  
P. O. Box 5452  
4001 Leadenhall Road, SV03  
Mt. Laurel, NJ 08054-5452  
Narayanan Lexmi  
Loan 0007402100

### SUBSTITUTION OF TRUSTEE

Trustee Services, Inc. who address is P. O. Box 2980, Silverdale, WA 98383-2980 is hereby appointed successor trustee under that certain Deed of Trust described below:

Borrower(s): DALE R BYBEE / SHANNON BYBEE  
Original Beneficiary: FIRST AMERICAN TITLE INS. CO  
Original Trustee: FIRST AMERICAN TITLE INS  
Loan Amount: \$ 78,210  
Date of Deed of Trust: 15 day of December 1995  
Date Recorded: 12/18/1995  
Book/Page: 154/324  
Document Number: 124049  
Filed for record in SKAMANIA County, State of WA

On this date of 11 day of October 2006

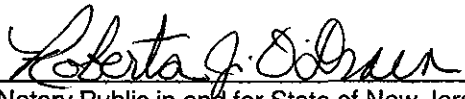
PHH MORTGAGE CORPORATION FKA FIRST AMERICAN TITLE INS. CO

  
MICHELLE C. ELIZARDO-YOUNG ASSISTANT VICE PRESIDENT

State of New Jersey, County of Burlington

On this date of 11 day of October 2006 before me, the undersigned, a Notary Public in and for the State of New Jersey, duly commissioned and sworn, personally appeared MICHELLE C. ELIZARDO-YOUNG to me known to be the ASSISTANT VICE PRESIDENT of the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath state that he/she is authorized to execute the said instrument.

Witness my hand and official seal hereto affixed the day and year first above written.

  
Notary Public in and for State of New Jersey  
Residing at Mount Laurel

Roberta J O'Drain  
Notary Public of New Jersey  
My Commission Expires April 6, 2009